

AMENDMENTS TO THE CLAIMS

The following is a complete listing of the claims currently pending in the application:

1. (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative,  
wherein said overdraft representative is responsible for at least one of reviewing, researching and  
documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause; and

identifying at least one approval authority for said overdraft occurrence;  
generating an overdraft report, wherein said overdraft report contains  
observations of said analyzing step;

notifying at least one of a manager or the approval authority of the need to  
approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager or the approval authority to  
said overdraft report to said overdraft application.

2. (Original) The method of Claim 1, wherein said financial institution includes a banking institution.

3. (Original) The method of Claim 1, wherein said analyzing step includes analyzing said overdraft occurrence with an overdraft representative.

4. (Original) The method of Claim 1, further comprising receiving said overdraft occurrence into a pending overdraft portion of said overdraft application.

5. (Canceled)

6. (Currently Amended) The method of Claim 15, further comprising accessing a lending authority database of said overdraft application for identifying said approval authority.

7. (Original) The method of Claim 1, wherein said generating step further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report.

8. (Original) The method of Claim 1, wherein said generating step further comprises entering a disposition code into said overdraft report.

9. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence

which includes paying an item associated with said overdraft occurrence without charging a fee to said client.

10. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes paying an item associated with said overdraft occurrence and charging a fee to said client.

11. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes returning an item associated with said overdraft occurrence without charging a fee to said client.

12. (Original) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes returning an item associated with said overdraft occurrence and charging a fee to said client.

13. (Original) The method of Claim 1, further comprising identifying at least one approval authority alternate for addressing said overdraft occurrence.

14. (Canceled)

15. (Original) The method of Claim 1, further comprising performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager.

16. (Canceled)

17. (Currently Amended) The method of Claim 116, further comprising communicating said manager response to said overdraft data source for disposition of said overdraft occurrence.

18. (Previously Presented) The method of Claim 16, wherein if no response to said overdraft report is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

19. (Currently Amended) A system for processing financial information of a client of a financial institution, said system comprising:

an overdraft application for receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client, said overdraft application configured for analyzing said overdraft occurrence to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause; and

at least one lending authority database operatively associated with said overdraft application for identifying at least one approval authority for said overdraft occurrence;

a server connection for communicating an overdraft report associated with said analysis of said overdraft occurrence, wherein said overdraft report contains observations of said overdraft application; and;

a mail server configured for:

communicating a notification to at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence mail; and  
receiving a response for said overdraft application from one of the manager or the approval authority.

20. (Original) The system of Claim 19, further comprising at least one database operatively associated with said overdraft application for receiving at least one pending overdraft occurrence.

21. (Canceled)

22. (Canceled)

23. (Original) A computer-readable medium containing instructions for assisting a computer system to perform a method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative,  
wherein said overdraft representative is responsible for at least one of reviewing, researching and  
documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to  
determine at least one circumstance surrounding a cause of said overdraft occurrence and a  
disposition for said overdraft occurrence in connection with said cause; and

generating an overdraft report, wherein said overdraft report contains observations  
of said analyzing step;

notifying at least one of a manager or the approval authority of the need to  
approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager or the approval authority to  
said overdraft report to said overdraft application.

24. (Canceled)

25. (Currently Amended) The medium of Claim 2324, wherein said method  
further comprises accessing a lending authority database of said overdraft application for  
identifying said approval authority.

26. (Canceled)

27. (Original) The medium of Claim 23, wherein said method further comprises performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to communicating said overdraft report to said manager.

28. (Canceled)

29. (Canceled)

30. (Original) The medium of Claim 28, wherein if no response to said communicating step is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

31. (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:  
receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative,  
wherein said overdraft representative is responsible for at least one of reviewing, researching and  
documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause;

identifying at least one approval authority for said overdraft occurrence;

generating an overdraft report, wherein generating said report includes documenting one or more reasons for said overdraft occurrence in said overdraft report and entering a disposition code into said report, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence; -

notifying at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager or the approval authority to said overdraft report to said overdraft application.

32. (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative,  
wherein said overdraft representative is responsible for at least one of reviewing, researching and  
documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause;

identifying at least one approval authority for said overdraft occurrence;

generating an overdraft report, wherein generating said report includes documenting one or more reasons for said overdraft occurrence in said overdraft report and

entering a disposition code into said report, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence which includes at least one of:

- i. paying an item associated with said overdraft occurrence without charging a fee to said client,
- ii. paying an item associated with said overdraft occurrence and charging a fee to said client,
- iii. returning an item associated with said overdraft occurrence without charging a fee to said client, or
- iv. returning an item associated with said overdraft occurrence and charging a fee to said client;[.]

notifying at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager or the approval authority to said overdraft report to said overdraft application.

33. (New) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein said analyzing step includes analyzing said overdraft occurrence with an overdraft representative;

receiving said overdraft occurrence into a pending overdraft portion of said overdraft application;

identifying at least one approval authority for said overdraft occurrence;

identifying at least one approval authority alternate for addressing said overdraft occurrence;

generating an overdraft report, wherein said overdraft report contains observations of said analyzing step, wherein said generating step further comprises entering a disposition code into said overdraft report, and wherein said generating step further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report;

performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager;

notifying at least one of a manager, the approval authority, or the approval authority alternate of the need to approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager, the approval authority, or the approval authority alternate to said overdraft report to said overdraft application.

34. (New) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein said analyzing step includes analyzing said overdraft occurrence with an overdraft representative;

receiving said overdraft occurrence into a pending overdraft portion of said overdraft application;

identifying at least one approval authority for said overdraft occurrence;

identifying at least one approval authority alternate for addressing said overdraft occurrence;

generating an overdraft report, wherein said overdraft report contains observations of said analyzing step, wherein said generating step further comprises entering a

disposition code into said overdraft report, and wherein said generating step further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report;

generating a chronic response memo for a client when said client has met a criterion with said overdraft occurrence, wherein said criterion is based upon a number of overdraft occurrences during a time period;

performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager;

notifying at least one of a manager, the approval authority, or the approval authority alternate of the need to approve disposition of the overdraft occurrence through electronic mail; and

transmitting a response by one of the manager, the approval authority, or the approval authority alternate to said overdraft report to said overdraft application.